

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 1/18/2011

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	290,215	25.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

 Does filing only apply to certain territory (territories) or certain classes? If so, specify: No
rental owners

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

We are making a full rate filing including: Changing deductible factors, protection class relativities, the age of home and roof discounts, and territory definitions. The Claim Free Plus rule is revised, we will now use the current risk score.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

American National Property And Casualty Company

Name of Company

James W. Gillette, FCAS, MAAA - VP and Actuary

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 07/01/2011.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	\$7,049,967	+0.210%
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: \_\_\_\_\_  
This filing does not solely apply to certain territories or classes.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): \_\_\_\_\_  
Mine Subsidence Insurance rate revision.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Auto-Owners Insurance Company

Name of Company

Ken Hoskins - Administrator CP&L Actuarial

Official - Title

## SUBSTITUTE FORM (RF-3)

### SUMMARY SHEET

Change in rate level produced by rate revisions effective August 2, 2009.

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)<sup>1</sup></u>	<u>Percentage Change<sup>2</sup></u>
9. Fire	\$9,856,037 (est.)	+8.0% (est.)

This filing applies to dwelling fire policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Increase the Condo Owners Loss Assessment Coverage.
2. Modify the Age of Construction Discount, eliminate the Age of Construction Surcharge, and introduce the Year of Construction Surcharge.
3. Modify the charges for Incidental Business Occupancies.
4. Increase the minimum premium for Liability or Contents only policies.
5. Eliminate the \$25,000 and \$50,000 Personal and Landlord Liability options for all new business.
6. Revise territory relativities and create new territory 18.
7. Increase Building Amount of Insurance relativities.
8. Increase the Business Personal Property on Premises rate.
9. Increase the Paid Loss Surcharge
10. Increase Earthquake rates.
11. Modify the Roof Discount/Surcharge.
12. Introduce a Roof Replacement Cost Surcharge.
13. Increase the Basic Form deviation.
14. Increase the contents and building base rates.
15. Revise the Market Value requirement in the Standard program.
16. Introduce a roof covering option for 40 year Extended Life Shingles.
17. Make various editorial changes.

<sup>1</sup> Adjusted to reflect all prior rate changes.

<sup>2</sup> Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Dan Keefe, Assistant Manager – Personal Property Actuarial

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 07/01/2011.

(1) Coverage		(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	\$8,327,087	+0.390%
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
Life of Insurance			

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify:

This filing does not solely apply to certain territories or classes.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Mine Subsidence Insurance rate revision.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Owners Insurance Company

Name of Company

Ken Hoskins - Administrator CP&L Actuarial

Official - Title